

Cancel claims 1- 36. ✓

37. A method for controlling transactions using a wireless network comprising the steps of:

- 5 determining transaction amounts at point of sale locations;
transmitting said transaction amounts over said wireless network to wireless devices;
displaying said transaction amounts for customers using said wireless devices;
completing said transactions by charging said transaction amounts to sources of funds
identified by said customers.

38. The method of claim 37 further comprising the step of:
identifying said point of sale locations.

Cancel claim 39. ✓

40. The method of claim 38 wherein said customers select said point of sale
locations using a series of menus displayed on said wireless devices.

Cancel claims 41 - 46. ✓

47. The method of claim 37 wherein said sources of funds are preselected by said
customers before said transactions occur.

48. The method of claim 37 wherein said sources of funds are selected by said
customers during said transactions.

49. A system for processing financial data, wherein said financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said system comprising:

5 means for receiving financial data from a plurality of point of sale locations;

means for communicating said financial data over said wireless network for receipt by said customers' wireless devices;

means for informing said customers of said communicated financial data; and

means for determining whether a particular customer has verified said financial data received by said customer's wireless device.

Cancel claim 50.

51. The system of claim 49 wherein said informing means comprises a voice message.

Cancel claims 52 - 56.

57. The system of claim 49 further comprising:

means for identifying said point of sale locations.

58. The system of claim 57 wherein said identifying means receives inputs from said customers to identify said point of sale locations.

59. The system of claim 58 wherein said customers identify said point of sale locations using menus displayed on said wireless telephones.

60. The system of claim 59 further comprising:

means for determining a geographic area of said customer.

61. The system of claim 60 wherein said geographic area is determined in part by identifying a specific cell site which is communicating with said customers' wireless telephones, wherein said cell site is part of said wireless network.

62. The system of claim 60 wherein said geographic area is determined in part by identifying a wireless network antenna which is communicating with said customers' wireless telephones.

Cancel claims 63 - 65.

66. A method for controlling a transaction at a point of sale location comprising the steps of:

identifying a customer using a wireless device;
identifying a transaction amount for said transaction; and
correlating said identified customer and said identified transaction amount.

Cancel claims 67 - 70.

71. The method of claim 66 wherein said transaction amount identifying step further comprises:
identifying said point of sale location.

72. The method of claim 71 wherein said point of sale location is identified by said customer using menus displayed on said wireless device.

Cancel claims 73 - 74.

75. The method of claim 66 further comprising the steps of:
selecting at least one source of funds for said customer; and
charging said transaction amount to said at least one source of funds.

76. (Amended) A method for controlling a transaction at a point of sale location comprising the steps of:

identifying a customer using a wireless device;

identifying a transaction amount for said transaction;

correlating said identified customer and said identified transaction amount;

selecting at least one source of funds for said customer;

charging said transaction amount to said at least one source of funds; and

[The method of claim 75 further comprising the step of:]

crediting said transaction amount to an account selected by a merchant at said point of

10 sale location.

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Cancel claims 77.

78. The method of claim 75 wherein said source of funds selecting step is completed contemporaneously with said transaction.

79. The method of claim 75 further comprising the step of:
creating a customer profile, wherein said at least one source of funds is selected during said profile creating step.

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Cancel claims 80 - 82.

83. The method of claim 75 wherein said at least one source of funds is a wireless network service-provider account.

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Cancel claims 84 - 85.

86. A system for controlling a transaction at a point of sale location comprising:
means for identifying a customer using a wireless device;
means for identifying a transaction amount for said transaction; and
means for correlating said identified customer and said identified transaction amount.

Cancel claims 87 - 90.

91. The system of claim 86 further comprising:
means for identifying said point of sale location.

92. The system of claim 91 further comprising:
one or more point of sale location menus displayed on said wireless device.

Cancel claim 93.

94. The system of claim 86 further comprising:
means for selecting at least one source of funds for said customer; and
means for charging said transaction amount to said at least one source of funds.

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95. (Amended) A system for controlling a transaction at a point of sale location comprising:
means for identifying a customer using a wireless device;
means for identifying a transaction amount for said transaction;
means for correlating said identified customer and said identified transaction amount;
means for selecting at least one source of funds for said customer;
means for charging said transaction amount to said at least one source of funds; and
[The system of claim 94 further comprising:]
means for crediting said transaction amount to an account selected by a merchant at
10 said point of sale location.

Cancel claim 96.

97. The system of claim 94 wherein said means for selecting at least one source of funds for said customer comprises:

means for creating a customer profile, wherein said customer profile identifies said at least one source of funds.

98. A system for processing financial data for transactions in which customers use wireless devices to identify point of sale locations and to confirm transaction amounts, said system comprising:

means for receiving said financial data from said point of sale locations;
means for customer information from a wireless network; and
means for correlating said financial data with said customer information.

99. The system of claim 98 further comprising:

means for charging transaction amounts for said transactions to sources of funds.

100. The system of claim 99 further comprising:

means for said customers to select individual profiles to identify said sources of funds.

Cancel claims 101 - 105.

106. (NEW) A method for completing transactions using a wireless device at point of sale locations, wherein said transactions are associated with transaction amounts and wherein users accept said transaction amounts using said wireless devices, the method comprising the steps of:

correlating one or more of said customers to one or more of said transaction amounts;
charging said transaction amounts to accounts selected by said customers; and
crediting said transaction amounts to accounts selected by merchants at said point of sale locations.

107. (NEW) A method for processing financial data, wherein said financial data relates to customer transactions at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said method comprising the steps of:

- 5 receiving financial data from a plurality of point of sale locations;
identifying a geographic area for a customer who has initiated a transaction using a wireless device, said identifying step accomplished at least in part by determining a specific wireless cell that is in communication with said customer's wireless device; and
determining which of said plurality of point of sale locations are within said
10 geographic area;
if only one of said point of sale location is within said geographic area, then communicating financial data for said point of sale location to said customer's wireless device over said wireless network; and
if more than one of said point of sale locations are within said geographic area,
15 then prompting said customer to select a point of sale location from a list of said point of sale locations within said geographic area, and communicating financial data for a selected point of sale location to said customer's wireless device over said wireless network.

108. (NEW) The method of claim 107 further comprising the steps of:
determining whether said customer has verified said financial data that was communicated to said customer's wireless device.

109. (NEW) The method of claim 107 wherein said prompting step further comprises:
causing said customer's wireless device to display a list of said point of sale locations within said geographic area; and
5 receiving information from said customer's wireless device identifying said selected point of sale location.